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APPLICATION NO.	l i	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/973,356		10/09/2001	Carolyn Christine Ramsey-Catan	US 010513	5269	
24737	7590	04/06/2005		EXAM	EXAMINER	
PHILIPS II	NTELLE	CTUAL PROPE	HAQ, NAEEM U			
P.O. BOX 3		N NT 10610		ART UNIT	PAPER NUMBER	
BRIARCLIFF MANOR, NY 10510			3625			
				DATE MAILED: 04/06/2005		

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary Examiner		Application No.	Applicant(s)					
Examiner Naeem Haq Naesm Haq Naem Haq N								
Period for Reply A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MALLING DATE OF THIS COMMUNICATION. Estensions of time may be available under the provisions of 37 CFR 1.13(s). In an event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication. If the period for may period who is less than they of 30 cFR 1.13(s). In an event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication. If the period corry preparied above is less than they of 30 cps, a reply within the autorior minimum of bins (30) autorial filed after SIX (6) MONTHS from the mailing date of this communication. Fabrication of crypt yeeling the set of extended period for reply will, by autorial, and the mailing date of the communication to become ABANDONED (35 U.S. C. § 133). Any reply received by the Officia better than these months after the mailing date of the communication, even if semely filed, may reduce any seminared patient term adjustment. See 37 CFR 1.73(s). Status 1) Responsive to communication(s) filed on 13 December 2004. 2a) This action is FINAL. 2b) This action is FINAL. 2b) This action is FINAL. 2c) This action is price to the practice of the practice of the communication, even if semely filed, may reduce any secretary to the seminary of the provision of the seminary of the se	Office Action Summary	Examiner						
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DETAILED ACTION

Election/Restrictions

This action is in response to the Applicant's election of Group I (claims 1-14) and the election of species 2-4 and 9-11 within Group I without traverse. Therefore claims 1-4 and 8-11 are currently pending and will be considered for examination. All other claims are hereby withdrawn from consideration.

Allowable Subject Matter

Claims 4 and 11 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims. The prior art does not teach determining whether another user will permit a portion of the remote transaction amount to be allocated against a remaining balance for the current period for the other user.

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Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1-3 and 8-10 are rejected under 35 U.S.C. 103(a) as being unpatentable over Headings et al. (US 2002/0143647 A1) hereinafter referred to as Headings.

Referring to claims 1 and 8, Headings teaches a system for monitoring and controlling remote purchases comprising: a home access device selectively coupled to at least one communication system (Figure 1, items "16" and "17"; paragraph [0014]); a remote purchase controller controlling remote purchases over the at least one communications network involving the home access device (Figure 1, items "12" and "14"; paragraph [0014]), the remote purchase controller: responsive to detecting an attempt to execute a remote purchase transaction, determining whether the remote purchase transaction should be completed based upon a remote purchase limit (paragraphs [0019], [0022], and [0023]). Headings does not explicitly teach holding the transaction for processing after determining that the transaction should not be completed. However, Headings teaches that the HoH can establish permissions such as spending limits for sub-accounts (paragraphs [0004], [0019], [0022]). Furthermore, Headings teaches suspending a transaction if a debit cannot be posted to a second account (claim 6). Therefore it would have been obvious to one of ordinary skill in the

art, at the time the invention was made, to suspend a transaction for subsequent processing in the event a permission was violated in the invention of Headings. One of ordinary skill in the art would have been motivated to do so in order to enforce the permissions set by the HoH.

Referring to claims 2 and 9, Headings teaches determines whether the remote purchase transaction involves an amount exceeding a remaining available balance of the remote purchase limit for a current period ([0019], [0022], and [0023]).

Referring to claims 3 and 10, Headings teaches identifying which of a plurality of authorized users associated with an account to be employed in the remote purchase transaction is attempting to execute the remote purchase transaction and ascertains the remaining available balance of the remote purchase limit for the identified user for the current period (paragraphs [0013], [0019], [0022], and [0023]). Headings teaches supporting multiple users with permissions such as monthly spending limits and accessing a users account during a transaction to determine if a permission will be violated by the transaction.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Naeem Haq whose telephone number is (703)-305-3930. The examiner can normally be reached on M-F 8:00am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Wynn W. Coggins can be reached on (703)-308-1344. The fax phone

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number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Naeem Haq, Patent Examiner

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March 31, 2005

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